

BHPW

PATENT
Attorney Docket No. 05793.3013

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
Robert A. KOTTMEIER, Jr. et al.) Group Art Unit: 3693
Application No.: 09/659,585) Examiner: Richard C. Weisberger
Filed: September 11, 2000) Confirmation No.: 4493
For: SYSTEM AND METHOD FOR) Allowed: October 19, 2007
PROVIDING A CREDIT CARD)
WITH MULTIPLE CREDIT LINES)

Mail Stop Issue Fee

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

REQUEST FOR CORRECTION OF NOTICE OF ALLOWANCE

Applicants respectfully request that the Notice of Allowance in the above-identified application be corrected as follows:

In the Notice of Allowability, mailed October 19, 2007, the Examiner indicated that "[t]he allowed claim(s) is/are [c]laims 1-7, 9-14, 23-29, 31-36, 45, 46, 50-52, 55-61, 64-66, 69-75, 78-80, 83-89, 92-94, 97-103, 106, 107, 109-115, 118, 119, 121-132, 134-136, and 139-161." However, Applicants have not filed or prosecuted claims numbered 160 and 161.

Therefore, Applicants request a Supplemental Notice of Allowance correctly listing allowed claims 1-7, 9-14, 23-29, 31-36, 45, 46, 50-52, 55-61, 64-66, 69-75, 78-80, 83-89, 92-94, 97-103, 106, 107, 109-115, 118, 119, 121-132, 134-136, and 139-159.

Please grant any extensions of time required to enter this request and charge
any additional required fees to Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

Dated: November 13, 2007

By: _____


Joseph E. Palys
Reg. No. 46,508



Customer No. 22,852
Attorney Docket No. 05793.3013-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
Robert A. KOTTMEIER, Jr. et al.) Group Art Unit: 3693
Application No.: 09/659,585) Examiner: Richard C. Weisberger
Filed: September 11, 2000) Confirmation No.: 4493
For: SYSTEM AND METHOD FOR) Allowed: October 19, 2007
PROVIDING A CREDIT CARD)
WITH MULTIPLE CREDIT LINES)

Mail Stop Issue Fee
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

Applicants thank the Examiner for the Notice of Allowability and the Statement of Reasons for Allowance mailed on October 19, 2007. Without withdrawing the allowed claims from issue, Applicants submit these comments for the record.

In the Statement of Reasons for Allowance, the Examiner made characterizations and assertions regarding the allowed claims and the art of record. Although Applicants agree with the Examiner's ultimate conclusions that the claims are patentable, Applicants do not necessarily agree with the Examiner's characterizations and assertions made in the Statement.

For instance, Applicants submit that each of the allowed claims is patentable based on the subject matter defined by the claim language and the combination of

Customer No. 22,852
Attorney Docket No. 08516.0013-00
SAP Reference No. 2003P00339 US

recitations within the claims, and not based solely on the recitations emphasized by the Examiner. Indeed, those terms identified by the Examiner were submitted to clarify subject matter that was already implicit in the claims.

Furthermore, Applicants understand the Examiner's characterizations as referring to the prior art, and do not in any way imply that the claims are limited by terms not present in the claims. Therefore, Applicants decline to subscribe to any statement or characterization contained in the Notice of Allowance and the accompanying Reasons for Allowance.

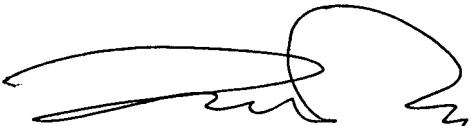
If there is any fee due in connection with the filing of these Comments, please charge the fees to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

Dated: November 13, 2007

By: _____


Joseph E. Palys
Reg. No. 46,508